

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Northern District of Iowa

In re:  
 Harry S. Porterfield  
 Debtor

Case No. 19-00197-TJC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0862-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db +Harry S. Porterfield, 328 N. Dodge St, Iowa City, IA 52245-2815  
 2226880 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citi Cards, PO Box 78045, Phoenix, AZ 85062-8045)  
 2232782 +++Campus Federal Credit Union, Kizer, Hood & Morgan, LLP, 2111 Quail Run Drive,  
 Baton Rouge, LA 70808-0101  
 2226881 +Laurel Road Bank, 1001 Post Road, Darien, CT 06820-4553  
 2226882 +Laurel Road Finance, Inc., c/o Corporation Service Company, 505 5th Ave Ste 729,  
 Des Moines, IA 50309-2318  
 2226883 +Mohela/Laurel Road Bank, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 2226885 US Department of Education, 400 Maryland Ave SW Rm 6E353, Washington, DC 20202-2110  
 2226886 +US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860,  
 Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty +E-mail/Text: sbutler@khmlp.com Jun 12 2019 21:49:17 Stacy G. Butler,  
 2111 Quail Run Drive, Baton Rouge, LA 70808-4127

tr +EDI: QRKHANRAHAN.COM Jun 13 2019 01:48:00 Renee K. Hanrahan, PO Box 1088,  
 Cedar Rapids, IA 52406-1088  
 2226879 +E-mail/Text: bankruptcyfilings@campusfederal.org Jun 12 2019 21:49:02 Campus Federal Credit,  
 PO Box 98036, Baton Rouge, LA 70898-9036  
 2226884 +E-mail/Text: usaian.ecfbkcyrcr@usdoj.gov Jun 12 2019 21:49:19 US Attorney (ED),  
 111 Seventh Avenue SE, Box 1, Cedar Rapids, IA 52401-2103  
 2226887 EDI: WFFC.COM Jun 13 2019 01:48:00 Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,  
 Greenville, SC 29606  
 2226888 +EDI: WFFC.COM Jun 13 2019 01:48:00 Wells Fargo Bank IA NA, Attn: Bankruptcy Dept,  
 PO Box 6429, Greenville, SC 29606-6429

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Renee K. Hanrahan rhanrahan@southslope.net, rhanrahan@ecf.axosfs.com  
 Steven G. Klesner on behalf of Debtor Harry S. Porterfield steve@iclawfirm.com,  
 dawn@iclawfirm.com/r50777@notify.bestcase.com  
 United States Trustee USTPRegion12.CR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Harry S. Porterfield</u>	Social Security number or ITIN	xxx-xx-1538
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Northern District of Iowa			
Case number: 19-00197			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Harry S. Porterfield

6/12/19

**By the court:** Thad J. Collins  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**